B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania
Philadelphia Division

In re **Charles A. Hettinger**
Susan Marie Hettinger
Debtor(s)

Case No. **10-14671**

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PENNYMAC MORTGAGE INVESTMENT TRUST HOLDINGS I, LLC, BY PENNYMAC LOAN SERVICES, LLC, ITS SERVICING AGENT

Court claim no. (if known): 8-1

Last four digits of any number you use to identify the debtor's account: **7845**

Date of payment change: May 1, 2012

New total payment: **$1,023.71**
Principal, interest, and escrow, if any

Part 1:Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☒ Yes. Attach a copy of the escrow account statement, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ 35.99 New escrow payment: $ 80.00

Part 2:Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No
☐ Yes. Attach a copy of the rate change notice, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a notice is not attached, explain why: ____________________

Current interest rate : % New interest rate: %

Current principal and interest payment: $943.71 New Principal and interest payment: $ __________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________________

Current mortgage payment: $ ______________ New mortgage payment: $ ______________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, Information, and reasonable belief.

✘ /s/ Karrollanne Cayce . Date March 23, 2012
Signature

Print: Karrollanne Cayce . Title: Agent for Creditor
First Name Middle Name Last Name

Company Aldridge Connors LLP .

Address Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500 .
Number Street

Atlanta GA 30305 .
City State Zip Code

Contact phone 1-888-475-3259 Email pmtchangeinquiry@aclawllp.com

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	CASE NO.: 10-14671
CHARLES A. HETTINGER	:	
SUSAN MARIE HETTINGER	:	CHAPTER: 13
Debtor(s)	:	
____	:	JUDGE: ERIC L. FRANK

Certificate of Service

I hereby certify that a true and correct copy of the foregoing ***Notice of Mortgage Payment Change*** was sent (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, and (3) by first class U.S. Mail, with adequate postage prepaid to all other interested parties at their addresses shown below:

Susan Marie Hettinger
3133 Belgrade Street
Philadelphia, PA 19134

Charles A. Hettinger
3133 Belgrade Street
Philadelphia, PA 19134

John L. McClain
aaamcclain@aol.com

William C. Miller
ecfemails@ph13trustee.com

Dated: March 23, 2012

/s/ Karrollanne Cayce
Karrollanne Cayce, GA Bar No.: GA 428978
Aldridge Connors, LLP
Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500
Atlanta, GA 30305
Phone: (888) 475-3259
Fax: (888) 873-6147

02/22/12

CHARLES HETTINGER III
3133 BELGRADE ST
PHILADELPHIA PA 19134-5130

Loan No: [redacted]7845

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT MORTGAGE PAYMENT

Your present payment consists of:	Principal & Interest (P&I)	$943.71
	Escrow Deposit	$35.99
Total Mortgage Payment		**$979.70**

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year: INSURANCE	$480.00		
Anticipated Annual Disbursements:	**$480.00**		
Plus bills due & already paid for this year:	$480.00		
Total Escrow Disbursements:	**$960.00**	**One-Twelfth/Monthly Amount:**	**$80.00**

ACCOUNT HISTORY

The following statement of activity in your escrow account from 09/2011 through 08/2012 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments Projected	Payments Actual	Disbursements Projected	Disbursements Actual	Description	Projected Escrow Account Balance	Actual Escrow Account Balance
					Beginning Balance	**$54.79**	**$48.12-**
September	13.71	*				68.50	48.12-
October	13.71	71.98 *		256.00 *	INSURANCE	82.21	232.14-
November	13.71	35.99 *		83.00 *	INSURANCE	95.92	279.15-
December	13.71	35.99 *		87.00 *	EARTHQUAKE	109.63	330.16-
January	13.71	35.99 *		86.00 *	EARTHQUAKE	123.34	380.17-
February	13.71	35.99 E		80.00 E	EARTHQUAKE	137.05	424.18-
March	13.71	35.99 E		E		150.76	388.19-
April	13.71	35.99 E		E		164.47	352.20-
May	13.71	*				178.18	.00
June	13.71	*	164.47	*	EARTHQUAKE	27.42	.00
July	13.71	*				41.13	.00
August	13.71	*				54.84	.00

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling $164.47. Under Federal Law, your lowest monthly balance should not have exceeded $27.42, or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount.

*** CONTINUED ON REVERSE SIDE ***

PennyMac®
PennyMac Loan Services, LLC

S U R P L U S

Customer Loan Number: [redacted]7845 Surplus Amount: $8,412.03

Customer Name: CHARLES HETTINGER III

If your loan is current as of the date of this analysis, your surplus of $8,412.03 will be mailed under separate cover within ten business days.

behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal Law, State law or your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount To Escrow	Anticipated Amount From Escrow	Description	Projected Escrow Account Balance	Required Escrow Account Balance
			Beginning Balance	**$352.20-(PLB)**	**$80.00 (RLB)**
May	80.00			272.20-	160.00
June	80.00			192.20-	240.00
July	80.00			112.20-	320.00
August	80.00			32.20-	400.00
September	80.00			47.80	480.00
October	80.00			127.80	560.00
November	80.00	80.00	EARTHQUAKE	127.80	560.00
December	80.00	80.00	EARTHQUAKE	127.80	560.00
January	80.00	80.00	EARTHQUAKE	127.80	560.00
February	80.00	80.00	EARTHQUAKE	127.80	560.00
March	80.00	80.00	EARTHQUAKE	127.80	560.00
April	80.00	80.00	EARTHQUAKE	127.80	560.00

Your Projected Escrow Account Balance as of 04/30/12 is $352.20-. Your Required Beginning Escrow Balance according to this analysis should be $80.00.
This means you have a Surplus of $8,412.03. This surplus must be returned to you unless it is less than $50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending a check for this surplus under separate cover.
Once during this period, your Required Escrow Account Balance should be reduced to $160.00, as shown in May. This amount represents the cushion selected by us as allowed by your mortgage contract, Federal and State Law.

NEW MORTGAGE PAYMENT

Your new payment consists of:	Principal & Interest (P&I)	$943.71
	Escrow Deposit	$80.00

New Mortgage Payment **Beginning** **05/01/12** **$1,023.71**
If your loan has an adjustable interest rate or P&I, the P&I may change prior to your next Escrow Analysis. Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-866-545-9070.